

## Issue 99: INSIDER'S EDGE: Open Enrollment Extension & Medicaid Applicants

Happy Friday, Insiders! Open Enrollment officially closed on Saturday, February 15; however, for a small group of individuals, the window to apply for a qualified health plan (QHP) will remain open **until February 28**. This change also has some ramifications for Medicaid applicants, so read on!



*The window to get a QHP in 2015 is closing fast!  
(Unless you qualify for a Special Enrollment Period, of course!)*




Individuals who started applying for benefits by February 15 have one last chance to complete their application before the window to apply for a QHP closes and stays closed until October 2015.

Consumers who apply from now until February 28 will be eligible for QHP coverage that starts April 1.

**NOTE:** One important caveat before we go on: Open Enrollment does **not** apply to Medicaid. Consumers can apply for Medicaid using Maryland Health Connection *year round*.

As part of the workaround to permit consumers to apply for a QHP even though Open Enrollment has officially ended, consumers must check a box verifying that they attempted to apply by February 15 in order to access the application. Consumers accessing Maryland Health Connection will see the screen below:

## Start Your Application

You can apply for any of these people on this application, even if they already have health insurance now:

- Yourself
- Your family members who live with you
- Anyone on your same federal income tax return (if you file one)
- For more information about building your household, please see the Maryland Health Connection homepage
- If you are interested in including your child who is married and between the ages of 18 and 26 on your health plan, please contact Maryland Health Connection at 1-855-642-8572 (TTY: 1-855-642-8573) to complete your application.

Open enrollment for 2015 has ended. If you began to enroll by the February 15 deadline but were not successful, please check the box below and you may go ahead and complete your enrollment. You must finish your enrollment no later than February 28. You may also check the box if you need a special enrollment period, for the birth of a baby or other life events.

☐ I started an application or called the call center to enroll by the February 15 deadline but was not able to complete my enrollment.

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This workaround is causing some confusion for Medicaid applicants. In order to apply from now until February 28, consumers applying for Medicaid will need to check the box displayed above. Yes, this is a bit of a system quirk, but tell consumers it's safe to check the box! The same thing goes for consumers seeking to qualify for a Special Enrollment Period. After February 28, this screen will be removed.

### **Additional Resources**

Want to read up on the types of situations that may qualify consumers for a Special Enrollment Period and allow them to enroll in a QHP outside Open Enrollment? Check out these past issues of the *Insider's Edge*:

- *Issue 45: INSIDER'S EDGE: Open Enrollment and Special Enrollment Periods*
- *Issue 59: INSIDER'S EDGE: Open Enrollment Has Closed—What's Next?*
- *Issue 60: INSIDER'S EDGE: Special Enrollment Periods and Other Life Changes*

**See you next week.** Questions? Send them to [dhmfh.medicaidmarge@maryland.gov](mailto:dhmfh.medicaidmarge@maryland.gov).